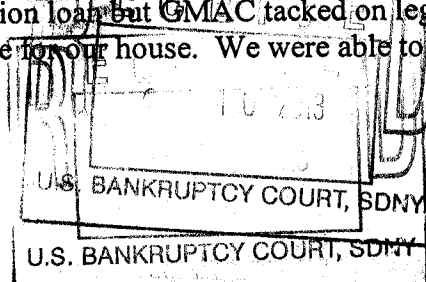
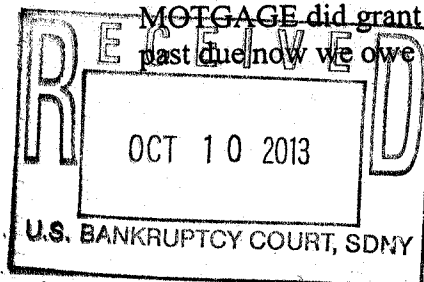


U.S. BANKRUPTCY COURT SOUTHERN DISTRICT, NEW YORK  
CASE NO. 12-12020 (MG) CHAPTER 11  
DEBTORS, RESIDENTIAL CAPITAL- GMAC MORTGAGE  
PROPOSED CLAIM TO BE DISALLOWED AND EXPUNGED-OBJECTION

RANDALL D. BRANSON  
714 SOUTH 5<sup>TH</sup> STREET  
MARSHALL, IL. 62441  
217-251-9877

Within the last few weeks I have received a packet in the mail that contained information regarding my status in the RESCAP chapter 11 bankruptcy case. In the packet contained a letter stating that I was an R-5 status and lead me to believe that I was going to receive 36.3 percent of the total general unsecured (\$151,814.39). This packet also contained a packet that allowed me to vote either to accept or not accept the plan. The information also encouraged me to vote yes in regards to the plan, so I did vote yes as I was prompted to do. I then called the information number 866-259-5217 and spoke with a gentlemen who advised I wouldn't receive 36.3 percent of the total (\$151,814.39) and also stated that no one will have a valid unsecured claim against RESCAP. The gentlemen then stated that I would qualify for the GMAC group and would receive 30.1 percent of the total (\$151,814.39). Then on 10-1-2013 I received more information in the mail from RESCAP that my unsecured claim total (\$151,814.39) was being disallowed. It appears to me that I have been mislead, misrepresented and lied to once again.

In late 2009 and early 2010 we tried to file for a loan modification and at the time they said we would qualify for a loan deferment. We paid it exactly on time every month for the 6 months that was required. We kept calling during that 6 months of deferment to see if we would qualify for a loan modification after the deferment was over and I was assured that there was a new program that would be coming out that we would qualify for and it was a really great program. I kept calling every Monday and Friday after that to see if the program had come out yet. I wanted to make sure we weren't going to miss it. Occasionally after our deferment was over and we would inquire about the new program a GMAC representative would say "oh no, that is the new Obama plan and you don't qualify for that." Then we would call back again and a GMAC representative would say "no there is another plan we are referring to, it is not the Obama plan there is another one you should be able to qualify for." When our deferment was up GMAC representative told us we would have to pay all of the balance from the 6 months of payment deferments and current loan payment and they wouldn't accept anything less and that we do not qualify at this time for any modification packages. Due to this information went to file for bankruptcy and before the bankruptcy went to court they (GMAC) MOTGAGE rushed to file a foreclosure on us to get a judgment against us before we could go to court. Notice on the GMAC document included in this packet dated 4/9/2010 we were denied a modification loan, however, once our bankruptcy went through GMAC MOTGAGE did grant us a modification loan but GMAC tacked on legal fees and all the past due now we owe \$7,462.06 more for our house. We were able to stay in our home



but feel now we owe so much more than what it is worth that we are strapped. We feel if we could have been granted the loan modification before bankruptcy we could have salvaged our credit and not added thousands of dollars to our home debt. I think it seems dishonest that we didn't qualify for a modification before bankruptcy but after bankruptcy we did qualify. I am a police officer and I know when I am being lied to and misrepresented (GMAC MORTGAGE). I spoke with multiple GMAC representatives approximately 50-60 times over several months attempting to resolve this issue, however, the result was GMAC MORTGAGE lied, misled, deceived, and misrepresented to the point of bankruptcy. Below is an itemized list of fees and moneys owed to us. I would have provided this information, however, GMAC mortgage failed to provide it.

Modification loan fees	\$7,472.00
Interest since modification	\$989.00
Mileage/Expenses	\$200.00
Lost wages 3 days	\$510.00
Attorney fees	\$1200.00
Financial loss/suffering (due to forced bankruptcy, credit score damaged for 10 years)	
10years x \$3000 =	\$30,000.00

Total = \$40,371.00

202 ARCHER AVE.

MARSHALL, IL. 62441

MORTGAGE TOTAL TOTAL = \$111,443.39

GRAND TOTAL = \$151,814.39

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT  
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

----- )  
In re: ) Case No. 12-12020 (MG)  
 )  
RESIDENTIAL CAPITAL, LLC, et al., ) Chapter 11  
 )  
Debtors. ) Jointly Administered  
----- )

**NOTICE OF HEARING ON DEBTORS' FORTY-NINTH OMNIBUS OBJECTION TO  
CLAIMS (NO LIABILITY BORROWER CLAIMS – BOOKS AND RECORDS)**

**Randall Branson**

Proposed Claim(s) to be Disallowed and Expunged				Reason for Disallowance
Claim No(s); Date Filed	Debtor	Classification	Amount	Liability Not Reflected in Debtors' Books and Records
2063  10/31/12	Residential Capital, LLC	Administrative Priority	N/A	
		Administrative Secured	N/A	
		Secured	N/A	
		Priority	N/A	
		General Unsecured	\$151,814.39	

PLEASE TAKE NOTICE that, on September 20, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the **"Debtors"**) filed the *Debtors' Forty-Ninth Omnibus Objection to Claims (No Liability Borrower Claims – Books and Records)* (the **"Objection"**) with the United States Bankruptcy Court for the Southern District of New York (the **"Bankruptcy Court"**).<sup>1</sup> The basis for the claim objection applicable to you is identified in the table above in the column entitled **"Reason for Disallowance"**.

The Objection requests that the Bankruptcy Court expunge and/or disallow one or more of your claims listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED on the ground that the claim(s) is a liability not reflected in the Debtors' books and records. **Any claim that the Bankruptcy Court expunges and disallows will be treated as if it had not been filed and you will not be entitled to any distribution on account thereof.**

<sup>1</sup> A list of the Debtors, along with the last four digits of each Debtor's federal tax identification number, is available on the Debtors' website at <http://www.kccllc.net/rescap>.